

JUN. 22. 2004 4:56PM

NO. 650 P. 2

Serial No: 09/844,350

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group: 3621

Confirmation No.: 2471

Application No.: 09/844,350

Invention: PERSONALISED FINANCIAL
PRODUCTS AND COMPUTER
IMPLEMENTED FINANCIAL
SYSTEMS

Applicant: Edward Harycki *et al.*

Filed: April 27, 2001

Attorney
Docket: 924013-919480

Examiner: Backer, Firmin

Certificate Under 37 CFR 1.8(a)

I hereby certify that this correspondence is being sent via
facsimile to (703) 872-9306 - Commissioner for Patents,
P.O. Box 1450 Alexandria, VA 22313-1450

on June 22, 2004


(Signature)
Peter J. Shakula
(Printed Name)

AMENDMENT AND RESPONSE TO OFFICE ACTION
MAILED MARCH 30, 2004

Assistant Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed on March 30, 2004, applicants request that the following amendments are entered and the following remarks considered.

Amendments to the claims appear in the listing of claims which begins on page 2 of this response.

Remarks/Arguments begin on page 7 of this response.

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